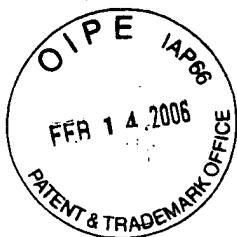


02-15-06

AF  
JW



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February 14, 2006

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

by USPS Express Mail: EQ 456065365 US

Re: My Patent Application Number 09/489,739

Filing Date: January 21, 2000

Sole Inventor/Sole Applicant/Sole Owner: David Andrew D'Zmura  
(pro-se independent inventor)

Group Art Unit: 3628 Examiner: Mr. Frantzy Poinvil

### Response After Final Rejection

Dear Mr. Poinvil:

Thank you for your examination report, mailing date of January 4, 2006, and for your detailed comments and remarks. After my review of your report and our phone conversation, I am entering a Response After Final Rejection, contained in and comprising this mailing from me. I have carefully enacted your suggested and required alterations to my set of claims, and this Response contains my new set of claims, numbered claim 77 through claim 89, reflecting such. Please enter and review this Response After Final Rejection, containing my new set of claims.

<u>Claim Number</u>	<u>Status of Claims</u>	<u>Status</u>
Claims 1 through 76		Canceled
Claims 77 through 89		New.

Thank you for entering, and for your review of, this Response After Final Rejection. Respective use of the word "issues", this term is standard alternate terminology for "securities". The numerical methods, Taylor series and derivative calculus, are well known in professional art. "Spot" and "forward" "yield curves" are well known valuation benchmarks in professional usage. Antecedent basis for these terms exists in my specification. I have not entered any new matter.

Sincerely,

David Andrew D'Zmura

enc. Set of New Claims, numbered (new) Claim 77 through (new) Claim 89 (on 20 sheets).